

# Product Reference Guide for Fixed-Indexed Annuities

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Product name	Issue ages	Tax qualifications	Purchase payments	Bonus features	Early withdrawal charges	Product features
<b>Fixed-Indexed Annuities</b>						
<b>Safe Return</b> <sup>SM</sup> P1074509NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$25,000; Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	N/A	10-year declining: <sup>1</sup> 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> <li>Return of premium guarantee</li> <li>Bailout cap on indexed strategies: Point-to-point and monthly averaging</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 10 years</li> <li>GMSV: 100% of purchase payments at 1%<sup>2</sup></li> </ul>
<b>Safe Outlook</b> <sup>®</sup> P1077409NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$10,000; Additional purchase payments accepted in first two months of contract; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	N/A	6-year declining: 9%, 8%, 7%, 6%, 5%, 4%	<ul style="list-style-type: none"> <li>Bailout cap on indexed strategies: Point-to-point and monthly averaging</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 10 years</li> <li>GMSV: 90% of purchase payments at 1%<sup>3</sup></li> </ul>
<b>American Legend</b> <sup>® III</sup> P1457113NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$10,000; Additional purchase payments accepted; minimum \$2,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	N/A	7-year declining: 9%, 8%, 7%, 6%, 5%, 4%, 3%	<ul style="list-style-type: none"> <li>Flexible purchase payments accepted</li> <li>Indexed strategies: Point-to-point and monthly sum</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Death benefit is the greater of the account value or GMSV</li> <li>Annuitization minimum payout period: 5 years</li> <li>GMSV: 100% of purchase payments at 1%<sup>2</sup></li> </ul>
<b>American Valor</b> <sup>® 10</sup> P1431410NW	Qualified: 18-85 Non-qualified: 0-85	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP & SIMPLE); Non-qualified	Minimum: \$10,000; Additional purchase payments accepted; minimum \$2,000 (Q); \$5,000 (NQ) Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	2% premium bonus <sup>4</sup> for purchase payments received in the first three contract years	10-year declining: <sup>1</sup> 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	<ul style="list-style-type: none"> <li>Flexible purchase payments accepted</li> <li>Indexed strategies: Point-to-point and monthly averaging</li> <li>10% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 7 years</li> <li>GMSV: 100% of purchase payments at 1%<sup>2</sup></li> </ul>

## Riders (not available with American Custom 10)

Rider name	Issue ages	Current rider charge	Impact of withdrawals	Product features
<b>IncomeSecure</b> <sup>SM</sup> R6036711NW	40-85 (Q&NQ) Income payments may begin at age 55	0.95% of the income base, deducted from the account value	Required minimum distributions and withdrawals up to the free withdrawal allowance do not end the income rollup period or stop rollup credits, which will continue to be calculated based on total purchase payments. But the income base is reduced proportionally for the withdrawal and the rollup credit for that year is reduced dollar for dollar. Any withdrawals larger than the RMD or FWA will stop the income rollup period, will end rollup credits and will reduce the income base proportionally.	<ul style="list-style-type: none"> <li>Guaranteed income rider, available with fixed-indexed annuities for an additional charge</li> <li>9% rollup credit and 10-year income rollup period</li> <li>Income payments may be taken at any time, if client is age 55 or older</li> <li>Resets available at first anniversary</li> <li>Competitive payout percentages that increase 0.10% each year until income start date<sup>5</sup></li> <li>Rider charges refunded at death, if income period hasn't started</li> </ul>
<b>IncomeSustainer</b> <sup>® Plus</sup> R6032810NW	50-85 (Q&NQ) Income payments may begin at age 55	1.35% of the income base, deducted from the account value	Same as IncomeSecure.	<ul style="list-style-type: none"> <li>Guaranteed income and death benefit rider, available with fixed-indexed annuities for an additional charge</li> <li>7% rollup on income benefit and rider death benefit, and 12-year income rollup period</li> <li>Resets available at first anniversary</li> <li>Enhanced death benefit with beneficiary choice of lump sum payout or annuitization</li> <li>Competitive payout percentages that increase 0.10% each year until income start date<sup>5</sup></li> </ul>
<b>Inheritance Enhancer</b> <sup>SM</sup> R6042513NW	50-85 (Q&NQ)	0.95% of death benefit base, deducted from account value	Required minimum distributions and withdrawals up to the free withdrawal allowance do not stop the rollup period. The death benefit base is reduced proportionally for the withdrawal, but the rollup period continues. Any withdrawals larger than the RMD or FWA will stop the rollup period and will reduce the death benefit base.	<ul style="list-style-type: none"> <li>Guaranteed death benefit rider, available with fixed-indexed annuities for an additional charge</li> <li>8% rollup credit and 10-year rollup period</li> <li>Resets available at first anniversary</li> <li>Rider charges refunded if we pay a death benefit under the base contract because the "Insured" dies during the first five years or because the "Non-Insured" joint owner dies at any time</li> </ul>

## American Custom 10 Fixed-Indexed Annuity and Riders

Product name	Issue ages	Tax qualifications	Purchase payments	Early withdrawal charges	Product features
<b>American Custom 10</b> <sup>SM</sup> P1104314NW P1104414NW	Qualified: 18-85 Non-qualified: 0-85 Inherited IRA: 18-75 Inherited non-qualified: 0-75	403(b) (Traditional & Roth); 457(b); IRA (Traditional, Roth, SEP, SIMPLE & Inherited); Non-qualified; Inherited non-qualified	Minimum: \$25,000 Maximum: \$1 million for ages 0-75; \$750,000 for ages 76-80; \$500,000 for ages 81+ without prior Home Office approval	10-year declining: <sup>7</sup> 9.50%, 8.75%, 7.75%, 6.75%, 5.75%, 4.75%, 3.75%, 3%, 2%, 1%	<ul style="list-style-type: none"> <li>Indexed strategies: point-to-point with cap and point-to-point with participation rate</li> <li>5% penalty-free withdrawal beginning first contract year</li> <li>Account value death benefit</li> <li>Annuitization minimum payout period: 10 years</li> <li>GMSV: 90% of purchase payments at 1%<sup>8</sup></li> </ul>
Rider name	Issue ages	Current rider charge	Impact of withdrawals	Product features	
<b>Cumulative Free-Withdrawal Option</b> R6046814NW	18-85 Q; 0-85 NQ	0.25% of account value, deducted from account value. Guaranteed not to change after issue. Charges end after 10 years. Client cannot cancel rider	N/A	Clients can carry over unused portion of their contract's annual free withdrawal percentage, up to a maximum of 25% (20% maximum carryover plus 5% annual free withdrawal).	
<b>Legacy Income Option</b> <sup>SM</sup> R6049614NW	40-75	0.90% of death benefit base, deducted from account value. Subject to change at our discretion.	A protected withdrawal does not reduce the rider death benefit base. For any contract year, the protected withdrawal amount is the greater of 5% of the account value on the most recent contract anniversary, or any required minimum distribution for the calendar year in which the current contract year began.  To qualify as a protected withdrawal, a withdrawal must occur during the protected withdrawal period, which ends after 10 years in which one or more protected withdrawals were taken or, if earlier, when the insured reaches age 85. Any excess withdrawal will proportionally reduce the death benefit base.	<ul style="list-style-type: none"> <li>Rider death benefit base remains at initial purchase payment</li> <li>Rider death benefit available upon insured's death after first contract anniversary. The rider death benefit can be taken as a lump sum or annuitized. If annuitized for life or for a fixed period of at least 5 years, the rider death benefit equals the benefit base. Otherwise, the rider death benefit is the account value plus 50% of the amount by which the death benefit base exceeds the account value.</li> </ul>	
<b>Simple Income Option</b> <sup>SM</sup> R6047014NW	40-85 (Q&NQ)	0.95% of income base, deducted from account value. Subject to change upon reset.	Required minimum distributions and withdrawals up to the free withdrawal allowance do not end the income rollup period or stop rollup credits, which will continue to be calculated based on total purchase payments. But the income base is reduced proportionally for the withdrawal and the rollup credit for that year is reduced dollar for dollar. Any withdrawals larger than the RMD or FWA will stop the income rollup period, will end rollup credits and will reduce the income base proportionally.	<ul style="list-style-type: none"> <li>10% rollup credit and 10-year income rollup period</li> <li>Income payments may be taken at any time, if client is age 55 or older</li> <li>Resets available at first anniversary</li> <li>Competitive payout percentages that increase 0.10% each year until income start date<sup>5</sup></li> <li>Enhanced income percentage if income payments are started during the first five contract years</li> <li>Rider charges refunded at death, if income period hasn't started</li> </ul>	
<b>Stacked Income Option</b> <sup>SM</sup> R6046914NW	40-85 (Q&NQ)	1.25% of income base, deducted from account value. Subject to change at our discretion.	Same as Simple Income Option, plus the income base continues to increase by an amount equal to 100% of the interest credited to the account value, regardless of withdrawals.	<ul style="list-style-type: none"> <li>5% rollup credit and 10-year income rollup period, plus an amount equal to 100% of interest credited to the account value for the life of contract</li> <li>Income payments may begin five years after rider effective date, if client is age 55 or older</li> <li>Competitive payout percentages that increase 0.10% each year until income start date<sup>5</sup></li> <li>Rider charges refunded at death, if income period hasn't started</li> </ul>	

Please note that extended care and terminal illness waiver riders<sup>6</sup> are automatically included with all of the Great American Life<sup>®</sup> annuities except the SPIA. For the most up-to-date version of this guide, visit the agent secured website at www.GAIG.com. Terminology in this guide may differ from the rider terminology. Generally, this guide uses "income" in place of "benefit." For example, income payments are referred to as benefit payments in the riders. The contracts and riders remain the sole and exclusive authority for the terms and conditions of each product. In no event shall this guide be deemed to supplement, amend or otherwise alter any terms or conditions of any contract or any rider. All products and riders may not be available in all states.  
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Contract and rider form numbers and features may vary by state. For current interest rates, state availability and product features, please visit our secured website at www.GAIG.com. Products available through Great American Life Insurance Company, a member of Great American Insurance Group.

- Each month, this charge decreases by 1/12th of 1%.
- Less withdrawals and any applicable early withdrawal charges and less the account value multiplied by the early withdrawal charge rate.
- Less withdrawals and any applicable early withdrawal charges.
- Referred to as purchase payment bonus in the contract.

- The maximum income percentage of 7.5% for single lifetime income or 6.5% for joint lifetime income is available at age 90.
- Not available in all states. Extended care waiver is offered under form number R6026109NW or R6032410NW. Terminal illness waiver offered under form number R6025809NW or R6032310NW.
- Charge decreases by 0.0625% per month during contract year 1 and contract year 7 and by 0.0833% per month during each other contract year. A market value adjustment also applies during the first 10 contract years.
- Less withdrawals, net of any applicable market value adjustments and early withdrawal charges.